

NOTICE OF EXPIRATION OF THE TEMPORARY FULL FDIC INSURANCE COVERAGE FOR NONINTEREST-BEARING TRANSACTION ACCOUNTS

By operation of federal law, beginning January 1, 2013, funds deposited in a noninterest-bearing transaction account (including an Interest on Lawyer Trust Account) no longer will receive unlimited deposit insurance coverage by the Federal Deposit Insurance Corporation. Beginning January 1, 2013, all of a depositor's accounts at an insured depository institution, including all noninterest-bearing transaction accounts, will be insured by the FDIC up to the standard maximum deposit insurance amount (\$250,000), for each deposit insurance ownership category.

If you have any questions or need assistance regarding your specific deposit insurance coverage, please contact your local branch or call our Customer Resource Center at 617-441-1444. For more information about FDIC insurance coverage, visit www.FDIC.gov/deposit/deposits.

About FDIC Deposit Insurance Coverage

The Federal Deposit Insurance Corporation (FDIC) is an independent agency of the United States government that protects the funds depositors place in banks and savings associations. FDIC insurance is backed by the full faith and credit of the United States government. Since the FDIC was established in 1933, no depositor has ever lost a single penny of FDIC-insured funds.

FDIC insurance covers all deposit accounts, including checking and savings accounts, money market deposit accounts and certificates of deposit. FDIC insurance does not cover other financial products and services that banks may offer, such as stocks, bonds, mutual fund shares, life insurance policies, annuities or securities.

The standard insurance amount is \$250,000 per depositor, per insured bank, for each account ownership category.

The FDIC provides separate coverage for deposits held in different account ownership categories. Depositors may qualify for more coverage if they have funds in different ownership categories and all FDIC requirements are met. (For details on the requirements, go to www.fdic.gov/deposit/deposits.)

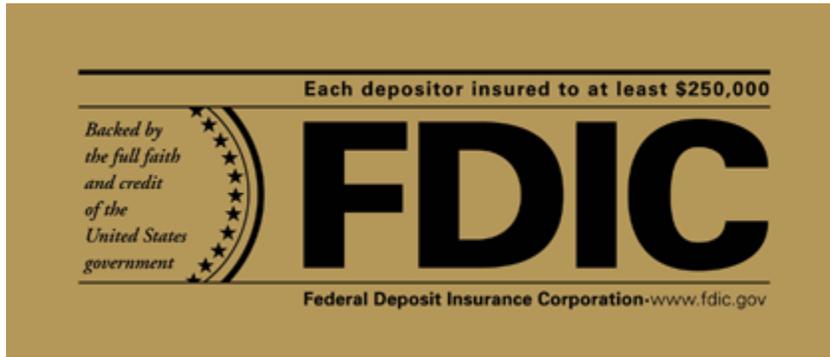
The following chart shows standard insurance amounts for FDIC account ownership categories. All deposits that an accountholder has in the same ownership category at the same bank are added together and insured up to the standard insurance amount.

FDIC Deposit Insurance Coverage Limits by account ownership category	
Single Accounts owned by one person	\$ 250,000 per owner
Joint Accounts owned by two or more persons	\$ 250,000 per co-owner
Certain Retirement Accounts includes IRAs	\$ 250,000 per owner
Revocable Trust Accounts	\$ 250,000 per owner per beneficiary up to 5 beneficiaries (more coverage available with 6 or more beneficiaries subject to specific conditions and requirements)
Corporation, Partnership and Unincorporated Association Accounts	\$ 250,000 per corporation, partnership or unincorporated association
Irrevocable Trust Accounts	\$ 250,000 for the non-contingent, ascertainable interest of each beneficiary
Employee Benefit Plan Accounts	\$ 250,000 for the non-contingent, ascertainable interest of each plan participant
Government Accounts	\$ 250,000 per official custodian
<p>To calculate your deposit insurance coverage Use the FDIC's Electronic Deposit Insurance Estimator (EDIE) at: www.fdic.gov/edie.</p>	
<p>For questions about FDIC coverage limits and requirements Visit www.FDIC.gov/deposit/deposits, call toll-free 1-877-ASK-FDIC, or ask a representative at your bank.</p>	

The more you know about FDIC deposit insurance coverage, the safer your money.

Depositors should understand their coverage limits and confirm that a financial institution is FDIC-insured.

The FDIC sign, displayed at every FDIC-insured institution, is a symbol of confidence for depositors.



There is no need for depositors to apply for FDIC insurance or even to request it; coverage is automatic, up to the insurance limits described above, whenever a deposit account is opened at an FDIC-insured bank or savings association.

To learn more about the FDIC's insurance coverage rules and requirements, refer to the resources listed below.

Calculate insurance coverage

Use the FDIC's online Electronic Deposit Insurance Estimator at: www.fdic.gov/edie

Read more about FDIC insurance online

Visit: www.fdic.gov/deposit/deposits

Call toll-free

1-877- ASK-FDIC (1-877-275-3342)

Hearing impaired line

1-800-925-4618

Send questions by e-mail

Use the FDIC's online Customer Assistance Form at: www2.fdic.gov/starsmail

Mail questions

Federal Deposit Insurance Corporation
Attn: Deposit Insurance Outreach Group
550 17th Street, NW
Washington, DC 20429